

# Dinesh Chander Pandey

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<b>Objective</b>	To strive for excellence to achieve personal and professional growth in an organization. To work in a progressive environment, cultivating my potential and abilities as a professional. I believe in intellectually stimulating work process, enhancing value addition to my job and the organization.
<b>Executive Summary</b>	<p>Over 22+ years of comprehensive experience in Commercial Vehicle &amp; Passenger Car loans industry in Sales &amp; Marketing and Credit Risk Management and worked with renowned banks &amp; NBFCs in locations of Delhi/NCR, Punjab, Haryana, Himachal Pradesh, Chennai &amp; Pune.</p> <p>Proven expertise in Credit Underwriting, Vendors relationship management of Sales, Credit, Legal and Collections vendors, Regulatory topics, handling various audits like Internal, Statutory, Corporate and RBI, setting of Processes and Policies, drive several Credit projects successfully.</p> <p>Lead Credit Risk Digital Projects like eKYC (Video KYC, Re-KYC) and CRD (Credit Risk Digital), decision automation etc.</p> <p>Skilled in data reporting to all Credit Information Companies, NeSL &amp; CERSAI as per the regulatory guidelines.</p> <p>Demonstrated ability in building &amp; leading the team, developing talent, and driving business growth through strategic training and networking.</p> <p>Result oriented person having extensive experience in assessing risks, creating alternative solutions and contingency plans to achieve organizational goals. Demonstrates self-confidence, decisiveness and calculated risk-taking capabilities.</p>

## Experience Summary:

Organization (work experience)	Job Roles	Grade	From	Till period
Mercedes Benz Financial Services India (8.9 years)	Head Credit - Retail & Corporate, Vendor Management, Credit Risk Projects Lead	Chief Manager	Sep'2015	July'2024
Tata Motors Finance (7.5 years)	State Head Credit- Punjab, Haryana, Himachal Pradesh, J&K	Senior Manager	Oct'2013	Sep'2015
	Area Credit Manager - Delhi NCR	Senior Manager	April'2012	Sep'2013
	Branch Credit Manager	Manager	Feb'2008	April'2012
Kotak Mahindra Bank (17 months)	CV Sales manager- Delhi NCR	Deputy Manager	May'2006	Jan'2008
ICICI Bank (22 months)	CV Relationship Manager- Delhi NCR	Officer	July'2004	May'2006
G.E. Capital TFS Ltd. (22 months)	Field Sales Executive - Delhi NCR	FSE	Sep'2002	July'2004
Asian Credit Inc.- PC DMA of AmEx Bank (14 months)	Senior Executive	Senior Executive	July'2001	Aug'2002

## Experience details:

**Mercedes-Benz Financial Services India Pvt. Ltd. (Formerly known as DFSI Pvt. Ltd.)** since September'15 until July/24, Location: Pune

### Head of Credit

- Investigate and evaluate Retail & Corporate customers for creditworthiness and potential risk factors.
- Monitor & controlling of Non- Starters and Early delinquency. Conduct postmortem & Quick Mortality of delinquent cases and suggest / implement changes to strengthen the credit policy to control delinquency.
- Credit Approval Authority of INR 300 L for PC & CV segment.
- Digital Projects - Successful implementation of DTP, Score Card (Risk based decisioning) – PC & CV segment for retail customers, new version CIBIL 3.5, CRD (Credit Risk Digital) i.e. tool for appraisal of Corporate Customers.
- Led the eKYC project from inception to implementation.
- Reviewed and analyzed loan procedures & campaigns to achieve business volumes as per the credit guidelines.
- Stabilization of SLA based model from manpower model.
- Data reporting to all 4 Credit Information Companies, NeSL & CERSAI as per the regulatory guidelines.
- Managing various internal and external audits, ensuring compliance with regulatory standards, identifying process improvements.
- Involved into hiring of FTEs, NFTEs and onboarding of vendors (for credit and collections).
- Work cross-functionally with sales, collections, and other departments to maintain effective operations.
- Ensure regular & effective training to the new members.
- Regular reviews of vendors & conducted workshop for NFTEs and FTEs.

**Tata Motors Finance Ltd.** October'13 till Sep'15, Location: Chandigarh

### State Head Credit

- Responsible for credit underwriting of retail & strategic/ corporate customers for CV loans, Car loans, Used CV loan & Channel Finance in 13 branches of the state- Punjab, Haryana & Himachal Pradesh.
- Managing the team of 3 Area/ Branch Credit Managers (FTEs) & more than 30 NFTEs.
- CAL up to INR 60 L in CV & INR 20 L in PC business.
- Responsible for maintaining healthy portfolio.
- Maintain relationship with CV & PV dealers to increase quality business & address their concerns and requirements.
- Handing 9 Field Investigation agencies & ensure TAT along with quality to be delivered by them.
- Implementation of processes/ compliance like ROC charge creation & FI mobility, CPC, LOS etc. in the state.

**Tata Motors Finance Ltd.** February' 2008 till September'13, Location: Pusa Road & Wazirpur

### Area Credit Manager & Branch Credit Manager

- Responsible for credit underwriting for CV loans, Car loans & Channel Finance of branches like Agra, Wazirpur, Pusa Road, Faridabad & Gurgaon.
- CAL up to INR 25 L in CV & INR 15 L in AL.
- Maintaining Credit TAT & First Time Right under stipulated time.
- Responsible for keeping Non-Starter & Delinquency up to <13 MOB for all the segments.
- CV & PV Dealers visit to increase quality business & resolve issues, if any.
- Structured trainings to DSE, associate manpower (BDM, CPA, ops) & sales team on policy & schemes.
- Handing 3 FI agencies of the state & ensure TAT to be delivered by them. Processing there FI invoices.
- Implementation of processes/ compliance like ROC charge creation, CPC, LOS etc. in the state.
- Frequent customers visit for fresh exposure & delinquent cases of big-ticket size.

**Kotak Mahindra Bank** May' 2006 till January'2008, Location: Connaught Place, New Delhi

### Sales Manager – CV

- To identify the prospective customer, check his profile according to company's parameters, evaluate his mkt. reputation & strength & then mature the deal for new & used commercial vehicles. Concerned area was mainly Sanjay Gandhi Transport Nagar, Azadpur, UP border, Delhi NCR.
- Cross selling of various products like Kotak Life Insurance, General Insurance, Working Capital, Fleet cards etc.
- Appointment of Direct Sales Associate (DSA).

**ICICI Bank** July' 2004 till May'2006, New Delhi

**Relationship Manager – CV Sales**

- To identify & mature the deals of new vehicles for strategic/corporate customers. Concerned area was mainly Sanjay Gandhi Transport Nagar, Azadpur, UP border.
- Conduct strategic meet of corporate customers.

**G. E. Capital** September'2002 till July'2004, Location: New Delhi

**Field Sales Executive- CV Product**

To identify & mature the deals of new & used vehicles for FTU & retail customers. Concerned area was mainly UP border, Ghaziabad & East Delhi.

**Asian Credit Inc.- PC DMA of American Express Bank** July'2001 till August'2002

Location: East of Kailash, New Delhi

**Senior Executive**

To coordinate with channels/ sales executives for increasing business & coordinate with Relationship manager of the bank to get the case approved & disbursed.

**Academic credentials:**

- ✦ **PGDBA in Marketing (Full Time)** from Manipal University in 1<sup>st</sup> division in 2001.
- ✦ **B. Sc (P.E.H.E & S)** from Delhi University (IGIPSS College) in 2<sup>nd</sup> division in 1999.
- ✦ **10+2 (Commerce)** from CBSE in 2<sup>nd</sup> division in 1996.
- ✦ **High school** from CBSE in 1<sup>st</sup> division in 1994.

**Certifications:**

- ✦ Moody's Analytics course on Commercial Lending in July'2021.
- ✦ Six Sigma Black Belt from VIT (Vishwakarma Institute of Technology), Pune in Oct'23.
- ✦ Executive Program in Financial Risk Management from IIM Visakhapatnam in Dec'24.

**Personal details:**

**Father's name** : Late Mr. M. D. Pandey  
**Date of Birth** : 3<sup>rd</sup> May' 1978  
**Hobbies & Interests** : Playing badminton and swimming  
**Permanent address** : New Delhi  
**Spouse name** : Mrs. Deepti Pandey  
**Spouse occupation** : Teacher  
**Children** : 2 daughters